

## Financial Details for Travel Seminars

### Billable Expenses

**Program Cost:** All students pay the travel seminar's travel-related expenses, which make up the program cost. Each travel seminar has a different cost based on the program location and inclusions. A \$500 non-refundable deposit is due after students are "Conditionally Accepted" in Via and must be paid to Commit to the program. The deposit will be applied to students' program cost, it is not an additional expense. If a student later withdraws from the program, the deposit will be forfeit as it is non-refundable.

**J-term Fee:** Drake University charges a \$50 per credit hour administrative fee during J-term for all students and all courses (on-campus or off-campus). This fee is charged to offset additional costs of delivering the unique experiences that occur in the courses offered in a condensed format during J-term. This fee will be added to students' Drake Student Account when J-term billing is applied for all students enrolled in a J-term course.

**Tuition and Overload Fees for J-term Travel Seminars:** Drake tuition, in addition to the program cost, may be assessed depending on your credits and student status. For federal financial aid and billing purposes, J-term is counted as part of Spring semester. Full-time tuition for undergraduates is for 12 to 18 credit hours per semester. Students enrolled in 11 credits or less, are part-time. Students enrolled in 19 credits or more, are in an overload situation. See scenarios below:

- If an undergraduate student takes 3 credits during J-term and 8 credits in the Spring semester, for 11 credits total, students are considered part-time and will be assessed tuition for the 3 J-term credits, and for the 8 Spring credits.
- If an undergraduate student takes 3 credits during J-term and 9 to 15 credits in the Spring semester, for 12 to 18 credits total, undergraduate students are assessed full-time tuition for the spring semester.
- If an undergraduate student takes 3 credits during J-term and 16 credits in the Spring semester, totaling 19 credits, students will be assessed an overload fee.

J-term tuition is covered only for undergraduate and CPHS graduate students enrolled full-time for the Spring semester. All other graduate students will be charged tuition for the travel seminar. Exceptions can apply for tuition charges. Consult with Financial Aid for additional information.

**Overload Exemption:** According to Drake University policy, in any semester that a student takes more than 18 credits, and if they have exceptional circumstances, they can fill out a form (with their dean's approval) to request an overload fee waiver. Also, if a student is required by their academic program to take more than 18 credits in any semester (e.g., pharmacy P2 spring, music ensembles) then the dean's office sends an aggregated list of students' names along with a request from the dean to waive the overload fee on behalf of

the students. Please consult with your academic advisor as you plan for your J-term and spring semester course load. Exemptions are not determined by the Office of Global Engagement.

## Financial Deadlines

Students pay a \$500 non-refundable deposit after they are "Conditionally Accepted" in Via to confirm their participation in the program. Failure to pay the deposit and commit to the program within two weeks of acceptance will result in the student losing their spot on the travel seminar.

The remainder of the program fee (less the \$500 deposit) is due September 15. However, payment in full is allowed at any time before the deadline.

Instructions on how to pay the program deposit and subsequent payments through your student account will be shared after program acceptance.

## Withdrawal Policy

### Withdrawal Before September 1st

If a student withdraws prior to September 1<sup>st</sup>, students will forfeit the deposit, be charged for all non-recoverable costs, and any additional fees or payments that were made on the student's behalf for their intended participation.

### Withdrawal September 1st or Later

If by September 1<sup>st</sup>, you have not requested in writing to withdraw from the program, you will be responsible for the full cost of the program. No refunds will be issued after September 1<sup>st</sup>. All charges related to J-term programs are due September 15<sup>th</sup>.

**All withdrawal requests must be sent in writing to [studyabroad@drake.edu](mailto:studyabroad@drake.edu).**

## Exemptions to Withdrawal Policy

The deposit is non-refundable, however, may be refunded in cases of a bona fide medical withdrawal, program cancellation, or student withdraw/suspension from the university, any of which must occur and be documented, including a written request to Global Engagement for return of the funds. For medical withdrawal requests, the student must also submit to Global Engagement a physician's statement of reasons why the student should not or cannot undertake the trip.

Program fees are not refundable after September 1<sup>st</sup>, as participant counts are finalized, and on-site partners are making arrangements on the student's behalf. If a life-or-death extenuating circumstance arises, contact Global Engagement in writing at [studyabroad@drake.edu](mailto:studyabroad@drake.edu) to discuss further, so we can advocate for the student.

## Cancellation Policy

If a program is cancelled by Drake or the on-site partner after a student commits, (before or after departure) students will receive a refund for any recoverable program costs. Should a student withdraw while a travel seminar is in progress, the student will forfeit all billable expenses. The student will also be responsible for any additional fees that result from the withdraw (such as additional airfare). Purchasing travel insurance is highly recommended.

## Non-Billable Expenses

Students are responsible for all non-billable costs associated with studying abroad including, but not limited to passport and visa fees, checked luggage fees, books, personal spending, meals not included in the program, travel insurance (recommended purchase), airfare (for programs where the airfare is not included), any lodging before or after the program travel dates, and more.

## Travel Insurance

Travel insurance is not provided by Drake, however, It is strongly recommended students consider purchasing their own travel insurance which can help mitigate financial risks related to travel. Travel insurance policies can vary greatly with some covering expenses related to lost baggage, delayed travel, new medical issues that impede your ability to travel, etc. However, there are also more comprehensive travel insurance plans, Cancel For Any Reason (CFAR). If considering CFAR travel insurance, many insurance providers require the plan to be purchased within 14-21 days after your initial deposit. While travel insurance is optional, it's recommended students research plans and discuss options with their family or insurance representative to determine what is best for them. A few options to consider when searching travel insurance plans are: [www.insuremytrip.com](http://www.insuremytrip.com) and <https://www.culturalinsurance.com/academic-trip-protector-insurance-program.asp>

I confirm that I fully understand travel seminar financial policies, including withdrawal and cancellation policies.